

Information to identify the case:

Debtor 1	Charles J McGilley	Social Security number or ITIN xxx-xx-5501
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Adele J McGilley	Social Security number or ITIN xxx-xx-8416
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-19183-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles J McGilley

Adele J McGilley

8/11/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Charles J McGilley
 Adele J McGilley
 Debtors

Case No. 17-19183-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Aug 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2017.

db/jdb	+Charles J McGilley, Adele J McGilley, 18 Northfield Plaza, Northfield, NJ 08225-2246
516807533	+BAC Home Loans, 4909 Savarese Cir., Tampa, FL 33634-2413
516807534	+Bureau of Accounts, 3601 Route 9 North, Howell, NJ 07731-3395
516807536	+Gary Dinenberg, Esquire, 1109 S. Main St., Pleasantville, NJ 08232-3507
516807537	+Navient, 123 Justinson St. 3rd Fl., Wilmington, DE 19801-5360
516807539	+Tilton Dynamic Imaging, 1226 Tilton Rd., Northfield, NJ 08225-1809

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QBTHOMAS.COM Aug 11 2017 23:08:00 Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 11 2017 23:18:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 11 2017 23:18:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516807535	+EDI: CAPITALONE.COM Aug 11 2017 23:08:00 Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
516995055	EDI: NAVIENTFKASMGUAR.COM Aug 11 2017 23:08:00 Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
516807538	+E-mail/Text: jboehler@shorememorial.org Aug 11 2017 23:19:49 Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026	TOTALS: 0, * 1, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2017 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@briantomaslaw.com, bthomas@ecf.epiqsystems.com
 Brian Thomas brian@briantomaslaw.com, bthomas@ecf.epiqsystems.com
 Bruno Bellucci, III on behalf of Plaintiff Charles J McGilley jkearney@belluccilaw.net, bbellucci@belluccilaw.net, jrosati@belluccilaw.net, kpalermo@belluccilaw.net, jbonner@belluccilaw.net
 Bruno Bellucci, III on behalf of Joint Debtor Adele J McGilley jkearney@belluccilaw.net, bbellucci@belluccilaw.net, jrosati@belluccilaw.net, kpalermo@belluccilaw.net, jbonner@belluccilaw.net
 Bruno Bellucci, III on behalf of Debtor Charles J McGilley jkearney@belluccilaw.net, bbellucci@belluccilaw.net, jrosati@belluccilaw.net, kpalermo@belluccilaw.net, jbonner@belluccilaw.net
 Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Kenneth L. Baum on behalf of Creditor Educational Credit Management Corporation kbaum@kenbaumdebtsolutions.com, fpisano@coleschotz.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8